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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/613,552	07/10/2000	F. William Gregory JR.	298564US6	1103

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OBLON, SPIVAK, MCCLELLAND MAIER & NEUSTADT, P.C.
1940 DUKE STREET
ALEXANDRIA, VA 22314

EXAMINER

PORTER, RACHEL L

ART UNIT	PAPER NUMBER
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3626

NOTIFICATION DATE	DELIVERY MODE
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02/28/2008

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary	Application No. 09/613,552	Applicant(s) GREGORY, F. WILLIAM	
	Examiner RACHEL L. PORTER	Art Unit 3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 October 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-34 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-34 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the amendment filed 10/9/07. Claims 1-34 are pending.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-3, 5-17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bosco et al (USPN 5,191,552-referred to hereinafter as Bosco) in view of Tauhert ("Merger of the Century") and in further view of Joao (USPN 6,347,302)

[claim 1] Bosco teaches an insurance policy system, said system comprising:

- a central processor including an operating software application comprising: (Figure 13)
 - o a control selection interface portion to provide a control selection interface to allow user entry into and use of control and processing programs to systematically enter data to selectively build data files for forming policy processing data bases, Figures 10,12-13; col. 2, line 5-col. 3, line 45; col. 4, line 57-col. 6, line 19; col. 21, line 32-col 22, line 7; col. 29, line 48-col. 31, line 11)

- said operating software application being further operative to build the insurance policy from a selected one of available standard lines insurance policy forms or from added said insurance policy forms using said policy processing data bases and to further modify insurance policy being built, store it, or issue it as a selected insurance policy (Figure 13; col. 6, lines 58-65; col. 19, lines 58-col. 21, line 20; col. 23, lines 4-30) and said operating software application being further operative in association with additional software applications to provide invoicing a policy premium therefore and supplying administrative reports. (Figure 11; col. 2, lines 5-25; col. 23, line 31-col. 24, line 50; col. 25, line 64-col. 26, line 46; col. 30, lines 32-59)

While Bosco discloses a system for rating, delivery and administering insurance policies as cited, but the reference does not expressly disclose the system as applied to commercial lines insurance policies. Tauhert discloses an Internet-implemented system for issuing and administering commercial lines insurance policies (page. 49-50, paragraphs 5-6—e.g. answering customer questions, quoting and issuing policies.) At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system of Bosco with the teaching of Tauhert to rate, deliver and administer commercial lines insurance policies using the Bosco system. As suggested by Tauhert, one would have been motivated to include this modification to allow agents to have faster turnaround time servicing (commercial) customers and to allow agents and business customers to process insurance information with the least amount of manpower necessary. (Tauhert: page 50, par. 6)

Bosco and Tauhert in combination disclose a system for building commercial lines policies, but do not expressly disclose that the interface gathers including basic policy information to identify an insured and effective date for the insurance policy being built, the systematically entered data further including location information for the insured property and risk information based on any applicable construction characteristics of the insured property and any contents thereof, desired type of coverage and any desired liability limits, coverage, information including available options as to the subject matter to be covered by a particular insurance policy being built or modified as well as providing a selection of forms for the particular commercial lines insurance policy.

Joao discloses a system wherein data regarding the policy effective date, property and risk data property and risk information based on any applicable construction characteristics of the insured property and any contents thereof, desired type of coverage and any desired liability limits, information including available options as to the subject matter to be covered by a particular insurance policy being built or modified are gathered. (col. 7, lines 23-50; col. 8, lines 12-64). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system/method of Bosco and Tauhert in combination with the teaching of Joao to collect relevant data regarding the property and risk information. As suggested by Joao, one would have been motivated to include these features to accurately assess the insurable risk and offset the expense associated with damages on commercial and residential premises for individuals and businesses. (col. 1, lines 6-12)

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[claim 2] Bosco teaches a system wherein said operating software application is an application using both arithmetic computations and data handling operations. (Figure 11, col. 21, line 32-col. 22, line 31; col. 23, lines 14-30)

[claim 3] Bosco teaches a system wherein said operating software application includes display fields controlled by said control and processing programs for introducing policy rating, selecting forms, and insurance premium data to insurance policy processing data bases. (Figures 11-12; col. 2, lines 5-col. 3, line 45; col. 6, line 21-col. 19, line 30; col. 21, line 32-col. 22, line 7; col. 23, lines 18-30)

[claim 5] Bosco teaches a system further including a computer terminal for accessing said operating software application. (col. 22, line 57-col. 23, line 17)

[claim 6] Bosco teaches a system wherein said central processor further includes a claims software application sharing said policy processing data bases of said one software application for processing insurance claims arising out of insurance coverage provided from said operating software application. (col. 23, lines 4-30; col. 25, line 64-col. 26, line 9)

[claim 7] Bosco teaches a system wherein said claims software application is an application using both arithmetic computations and data handling operations. (Figure 11, col. 21, line 32-col. 22, line 31; col. 23, lines 4-30; col. 25, line 64-col. 26, line 9)

[claim 8] Bosco teaches a system wherein said central processor further includes a billing software application sharing insurance policy data bases of said operating software application for issuing a selected policy (Figure 11; col. 2, lines 5-25; col. 23, line 31-col. 25, line 54)

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[claim 9] Bosco teaches a system wherein said system includes a printer for printing a selected insurance policy and said invoicing a policy premium therefor. (col. 20, line 60-col. 21, line 20; col. 23, line 31-54; col. 24, line 24-col. 25, line 54)

[claim 10] Bosco teaches a system further including an administrative computer terminal connected to said central processor for management of insurance policy data supplied from said operating software application. (col. 2, line 5-col. 3, line 45; col. 29, line 48-col. 30, line 6; col. 30, lines 32-60; col. 31, lines 3-11)

[claim 11] Bosco teaches a system wherein said administrative computer terminal includes a central processing unit for controlling said printer in response to a command received from said central processor. (col. 2, line 5-col. 3, line 45; col. 29, line 48-col. 30, line 6; col. 30, lines 32-60; col. 31, lines 3-11)

[claim 12] Bosco and Tauhert teach the system according to claim 1 as explained in the rejection of claim 1. Bosco further teaches a system said central processor further includes cash entry software application sharing said policy processing data bases of said operating software application for processing cash received and cash returned arising out of insurance coverage provided from said operating software application. (Figures 11; col. 26, lines 20-34; col. 27, lines 11-22; col. 28, lines 15-37)

[claim 13] Bosco teaches a system according to claim 12 wherein said cash entry software application is an application of the computational and data processing types using both arithmetic computations and data handling operations. (Figures 11; col. 21, line 32-col. 22, line 31; col. 23, lines 14-30; col. 26, lines 20-34; col. 27, lines 11-22; col. 28, lines 15-37)

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[claim 14] Bosco and Tauhert teach the system according to claim 1 as explained in the rejection of claim 1. Bosco further teaches a system wherein said central processor further includes an administrative report software application sharing said policy processing data bases of said operating software application for generating reports arising out of insurance coverage provided from said operating software application (col. 23, line 31-col. 24, line 31; col. 25, line 64-col. 26, line 10; col. 26, line 31-54).

Bosco does not expressly disclose that system reports are generated daily and monthly, but does teach that reports are generated at a pre-established frequency (col. 26, lines 41-46). At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to further modify the system of Bosco in view of Tauhert to generate system reports daily and/or monthly. One would have motivated to vary the frequency of reports generation (i.e. to generate reports daily and monthly) so that the information is provided as needed, thereby minimizing additional inquiries regarding case data/status information. (col. 24, lines 17-31)

[claim 15] Bosco further teaches a system wherein said administrative report software application is an application using both arithmetic computations and data handling operations. (Figure 11, col. 21, line 32-col. 22, line 31; col. 23, line 14-col. 24, line 31; col. 25, line 64-col. 26, line 10; col. 26, line 31-54)

[claim 16] See Bosco: col. 20, line 60-col. 21, line 5; col. 22, line 40-col. 23, line 3; col. 23, line 31-44; col. 24, line 44-col. 26, line 54; col. 27, lines 11-21; col. 28, lines 15-37; col. 30, lines 32-59)

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[claim 17] Bosco further teaches a system wherein said central processor further includes a claims software application, a billing software application, a cash entry software application and an administrative software report application each sharing said policy processing data bases of said operating software application. (Figure 11; col. 2, line 5-col. 3, line 45; col. 23, line 31-col. 25, line 54; col. 26, lines 20-34; col. 27, lines 11-22; col. 28, lines 15-37; col. 29, line 48-col. 30, line 6; col. 30, lines 32-60; col. 31, lines 3-11)

4. Claims 18-28 and 30-34 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bosco et al (USPN 5,191,552-referred to hereinafter as Bosco) in view of Tauhert ("Merger of the Century").

[claim 18] Bosco teaches a method for issuing insurance, said method including the steps of:

- providing a central processor with an operating software application containing insurance policy forms, the operating software application providing a user enabled interface for entry into control and processing programs to systematically enter data to build data files for forming policy processing databases, (Figures 10,12-13; col. 2, line 5-col. 3, line 45; col. 4, line 57-col. 6, line 19; col. 21, line 32-col 22, line 7; col. 29, line 48-col. 31, line 11; FORMS-- col. 12, lines 63-66: form design; col. 26, lines 55-62: form availability and efficient form filing and processing)
- forming insurance policy data bases by accessing said operating software application with the user enabled interface for entry into the control and processing

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programs to systematically enter data to build said data files for forming said policy processing data bases; (Figure 13; col. 6, lines 58-65; col. 19, lines 58-col. 21, line 20; col. 23, lines 4-30)

- using said operating software application to build a selected insurance policy from one or more of said insurance policy forms selected based on said data files with forms being selectively removed or added by the user enabled interface; (Figure 13; col. 23, lines 4-30; col. 12, lines 63-66: form design; col. 26, lines 55-62: form availability and efficient form filing and processing)
- using said operating software application for issuing the selected commercial lines insurance policy and invoicing a policy premium therefor; and (Figure 11; col. 2 , lines 5-25; col. 23, line 31-col. 24, line 50)
- using said operating software application for supplying administrative reports using said commercial lines insurance policy databases. (Figure 11; col. 2, lines 5-25; col. 23, line 31-col. 24, line 50; col. 25, line 64-col. 26, line 46; col. 30, lines 32-59)

While Bosco discloses a system for rating, delivery and administering insurance policies as cited, but the reference does not expressly disclose the system as applied to commercial lines insurance policies. Tauhert discloses an Internet-implemented system for issuing and administering commercial lines insurance policies (page. 49-50, paragraphs 5-6—e.g. answering customer questions, quoting and issuing policies.) At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to modify the system of Bosco with the teaching of Tauhert to rate, deliver and administer commercial lines insurance policies using the Bosco system. As suggested

by Tauhert, one would have been motivated to include this modification to allow agents to have faster turnaround time servicing (commercial) customers and to allow agents and business customers to process insurance information with the least amount of manpower necessary. (Tauhert: page 50, par. 6)

[claim 19] Bosco further discloses a method according to claim 18 including the further step of processing insurance claims by using a claims software application sharing said policy processing databases for processing claims against insurance coverage provided from said operating software application. (col. 23, lines 4-30; col. 25, line 64-col. 26, line 9)

[claim 20] Bosco further discloses a method wherein said claims software application is an application using both arithmetic computations and data handling operations. (Figure 11, col. 21, line 32-col. 22, line 31; col. 23, lines 4-30; col. 25, line 64-col. 26, line 9)

[claim 21] Bosco and Tauhert teach the method according to claim 18 as explained in the rejection of claim 18. Bosco further teaches a method including the further step of using an administrative report software application sharing said policy-processing databases to generate reports of insurance coverage provided from said operating software application. (col. 23, line 31-col. 24, line 31; col. 25, line 64-col. 26, line 10; col. 26, line 31-54). Bosco does not expressly disclose that system reports are generated daily and monthly, but does teach that reports are generated at a pre-established frequency (col. 26, lines 41-46). At the time of the Applicant's invention, it would have

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been obvious to one of ordinary skill in the art to further modify the method of Bosco in view of Tauhert to generate system reports daily and/or monthly. One would have motivated to vary the frequency of reports generation (i.e. to generate reports daily and monthly) so that the information is provided as needed, thereby minimizing additional inquiries regarding case data/status information. (col. 24, lines 17-31)

[claim 22] Bosco teaches a method wherein said administrative report software application is an application using both arithmetic computations and data handling operations. (Figure 11, col. 21, line 32-col. 22, line 31; col. 23, line 14-col. 24, line 31; col. 25, line 64-col. 26, line 10; col. 26, line 31-54)

[claims 23-24] Bosco teaches a method including the further step of using a cash entry software application sharing said policy processing data bases for processing cash transactions arising out of insurance coverage provided from said operating software application and wherein said cash entry software application is an application using both arithmetic computations and data handling operations. (Figures 11; col. 21, line 32-col. 22, line 31; col. 23, lines 14-30; col. 26, lines 20-34; col. 27, lines 11-22; col. 28, lines 15-37)

[claims 25-26] Bosco teaches a method including the further step of using a billing software application sharing said policy processing data bases for said step of issuing the selected insurance policy and invoicing the policy premium and wherein said billing software application is an application using both arithmetic computations and data handling operations. (Figure 11; col. 2, lines 5-25; col. 23, line 31-col. 25, line 54)

[claim 27] Bosco teaches a method wherein said operating software application is an application using both arithmetic computations and data handling operations. (Figure 11, col. 21, line 32-col. 22, line 31; col. 23, lines 14-30)

[claim 28] Bosco and Tauhert teach the method of claim 18 as explained in the rejection of claim 18. Bosco further teaches a method wherein said operating software application forms display fields controlled by said control and processing programs for introducing policy rating, selecting forms, and insurance premium data to insurance policy processing data bases. (Figures 11-12; col. 2, lines 5-col. 3, line 45; col. 6, line 21-col. 19, line 30; col. 21, line 32-col. 22, line 7; col. 23, lines 18-30)

[claim 30] Bosco further discloses a method wherein the step of issuing the selected insurance policy includes using a computer terminal for accessing said operating software application. (col. 22, line 40-col. 23, line 16; col. 23, line 31- col. 24, line 8; col. 29, line 48-col. 31, line 11)

[claim 31] Bosco further discloses a method wherein said step of issuing the selected insurance policy includes using a printer connected to said computer terminal for printing said selected insurance policy and said invoicing a policy premium. (Figure 11; col. 2, lines 5-25; col. 23, line 31-col. 24, line 50; col. 25, line 64-col. 26, line 46; col. 30, lines 32-59)

[claim 32] Bosco teaches a method including the further step of using an administrative computer terminal to supply said administrative reports for management of insurance policy data supplied from said operating software application.

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(Figure 11; col. 2, line 5-col. 3, line 45; col. 23, line 31-col. 24, line 50; col. 25, line 64-col. 26, line 46; col. 29, line 48-col. 31, line 11)

[claim 33] See Bosco: col. 20, line 60-col. 21, line 5; col. 22, line 40-col. 23, line 3; col. 23, line 31-44; col. 24, line 44-col. 26, line 54; col. 27, lines 11-21; col. 28, lines 15-37; col. 30, lines 32-59)

[claim 34] Bosco teaches a method wherein said central processor further includes a claims software application, a billing software application, a cash entry software application and administrative software report application each sharing said policy processing data bases of said operating software application. (Figure 11; col. 2, line 5-col. 3, line 45; col. 23, line 31-col. 25, line 54; col. 26, lines 20-34; col. 27, lines 11-22; col. 28, lines 15-37; col. 29, line 48-col. 30, line 6; col. 30, lines 32-60; col. 31, lines 3-11)

5. Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Bosco and Tauhert, and Joao as applied to claims 1, and further in view of Applicant's Admission (in accordance with MPEP 2144.03)

[claim 4] Bosco, Tauhert and Joao disclose a system for commercial lines insurance as explained in the rejection of claim 1. Bosco, Tauhert, and Joao do not expressly disclose the use of a firewall to secure the system. However, Bosco does disclose the use of security codes (i.e. access codes) to limit access to authorized system users. (col. 23, lines 4-30) It is noted that the use of firewalls as a security feature to protect an organization's network from unauthorized use is old and well

known in the art. At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to further modify the system of Bosco and Tauhert in combination to include an Internet firewall for accessing the software application. As suggested by Bosco, one would have been motivated to include this feature to provide a system that operates efficiently while also implementing security measures that restrict the access of certain system users to particular data. (col. 2, lines 39-44)

6. Claim 29 is rejected under 35 U.S.C. 103(a) as being unpatentable over Bosco and Tauhert, as applied to claims 18, and further in view of Applicant's Admission (in accordance with MPEP 2144.03)

[claim 29] Bosco and Tauhert disclose a method for issuing commercial lines insurance policies the rejection of claim 18, but do not expressly disclose the use of a firewall to secure the system. However, Bosco does disclose the use of security codes (i.e. access codes) to limit access to authorized system users. (col. 23, lines 4-30) It is noted that the use of firewalls as a security feature to protect an organization's network from unauthorized use is old and well known in the art. At the time of the Applicant's invention, it would have been obvious to one of ordinary skill in the art to further modify the system of Bosco and Tauhert in combination to include an Internet firewall for accessing the software application. As suggested by Bosco, one would have been motivated to include this feature to provide a system that operates efficiently while also implementing security measures that restrict the access of certain system users to particular data. (col. 2, lines 39-44)

[

Response to Arguments

7. Applicant's arguments filed 10/29/07 have been fully considered but they are not persuasive.

(A) As per claims 4 and 29, the Applicant has not adequately challenged the Examiner's use of Official Notice,

In particular, MPEP 2144.03 states the following:

To adequately traverse such a finding, an applicant must specifically point out the supposed errors in the examiner's action, which would include stating why the noticed fact is not considered to be common knowledge or well-known in the art. See 37 CFR 1.111(b). See also *Chevenard*, 139 F.2d at 713, 60 USPQ at 241 (“[I]n the absence of any demand by appellant for the examiner to produce authority for his statement, we will not consider this contention.”). A general allegation that the claims define a patentable invention without any reference to the examiner's assertion of official notice would be inadequate.

Furthermore:

If applicant does not traverse the examiner's assertion of official notice or applicant's traverse is not adequate, the examiner should clearly indicate in the next Office action that the common knowledge or well-known in the art statement is taken to be admitted prior art because applicant either failed to traverse the examiner's assertion of official notice or that the traverse was inadequate. If the traverse was inadequate, the examiner should include an explanation as to why it was inadequate.

As such, the grounds of the rejection for claim 4 and 29 have been changed to reflect the applicant's failure to challenge the use of Official Notice by not “specifically point[ing]

out the supposed errors in the examiner's action, which would include stating why the noticed fact is not considered to be common knowledge or well-known in the art."

(B) Applicant argues that the Examiner's reliance on the Tauhert reference is misplaced. In particular, the Applicant argues that it would not have been obvious to modify Bosco with the teaching of Tauhert.

In response to Applicant's arguments against the references individually, one cannot show nonobviousness by attacking references individually where the rejections are based on combinations of references. See *In re Keller*, 642 F.2d 413, 208 USPQ 871 (CCPA 1981); *In re Merck & Co.*, 800 F.2d 1091, 231 USPQ 375 (Fed. Cir. 1986). Bosco was relied upon to disclose integrated insurance system and method as claimed by the Applicant. (Figures 12-13) However, as acknowledged by the Examiner, the reference did not expressly disclose the system as applied to commercial lines insurance policies. The Tauhert reference was relied upon only to disclose an automated system for issuing and administering insurance policies, which were specifically commercial lines insurance policies (page. 49-50, paragraphs 5-6—e.g. answering customer questions, quoting and issuing policies.)

Moreover, the Examiner provided motivation to combine the two references directly from the secondary reference.

(C) Applicant argues that Bosco does not disclose a system that includes the use of forms.

In response, the Examiner respectfully disagrees with applicant's interpretation of the prior art. Bosco discloses the incorporation of insurance forms at least at the following citations: col. 12, lines 63-66: form design; col. 26, lines 55-62: form availability and efficient form filing and processing.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- Iggoe (US 20020026334 A1) discloses a system and method for finding insurance agents and generating insurance quotes on-line.

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to RACHEL L. PORTER whose telephone number is (571)272-6775. The examiner can normally be reached on M-F, 9:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (571) 272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/R. L. P./
Examiner, Art Unit 3626

/Joseph Thomas/
Supervisory Patent Examiner, Art Unit 3626